

Information to identify the case:

Debtor 1 Keith A. Sayers
First Name _____ Middle Name _____ Last Name _____
Debtor 2 Kimberly A. Sayers
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____

Social Security number or ITIN xxx-xx-5109
EIN -----
Social Security number or ITIN xxx-xx-0196
EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **11-71039-JAD**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Keith A. Sayers

Kimberly A. Sayers

1/4/17

By the court:

Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Keith A. Sayers
 Kimberly A. Sayers
 Debtors

Case No. 11-71039-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: culy
Form ID: 3180WPage 1 of 3
Total Noticed: 65

Date Rcvd: Jan 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2017.

db/jdb +Keith A. Sayers, Kimberly A. Sayers, 2730 Town Road, Mahaffey, PA 15757-6340
 13210812 +Allied Interstate, Consumer Service Department, PO Box 5023, New York, NY 10163-5023
 13210810 +Allied Interstate, 3000 Corporate Exchange Drive, Columbus, OH 43231-7689
 13210811 +Allied Interstate, 3000 Corporate Exchange Drive, 5th Floor, Columbus, OH 43231-7689
 13191638 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
 13210817 +Capital One, PO Box 1366, Pittsburgh, PA 15230-1366
 13199928 +Capital One Auto Finance, P.O. Box 829009, Dallas, TX 75382-9009
 13191634 +Ccs/First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
 13851435 Citifinancial Servicing LLC, P O Box 6043, Sioux Falls, SD 57117-6043
 13210826 +Columbia House, Customer Service Center, PO Box 1114, 1400 N. Fruitridge Avenue, Terre Haute, IN 47804-1776
 13239276 +Consumer Loan Center, Mailstop: P5-PCLC-02-R, 2730 Liberty Avenue, Pittsburgh PA 15222-4704
 13210827 +Credit Control, 2410 Broad Avenue, Altoona, PA 16601-1940
 13210829 +First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89434-6695
 13210833 +Gordon & Weinberg, P.C., 1200 Laurel Oak Road Suit104, Voorhees, NJ 08043-4317
 13237992 +JP Morgan Chase Bank, N.A., MAIL CODE: OH4- 7119, 3415 Vision Drive, Columbus, OH 43219-6009
 13210834 +Kamal Khalaf, MD, Diagnostic Radiology, PO Box 437, Punxsutawney, PA 15767-0437
 13210835 +Law Office of Mitchell N. Kay, 7 Penn Plaza, 18th Floor, New York, NY 10001-3967
 13268477 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 13191644 +Monterey County Bank, Po Box 4499, Beaverton, OR 97076-4499
 13191645 +National Credit Soluti, Po Box 15779, Oklahoma City, OK 73155-5779
 13210839 +Northland Group Inc., P.O. Box 390905, Edina, MN 55439-0905
 13210840 +Nudelman, Klemm & Golub, P.C., 425 Eagle Rock Avenue, Roseland, NJ 07068-1787
 13309318 OneMain Financial asf CitiFinancial Inc., P. O. Box 70911, Charlotte, NC 28272-0911
 13191646 +Onemain, Po Box 499, Hanover, MD 21076-0499
 13191647 #+Pa Collection Svc, 63 Valley View Dr, Washington, PA 15301-2409
 13210844 +Receivable Management Services, PO Box 1548, Lynnwood, WA 98046-1548

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 05 2017 02:05:10 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +EDI: AISACG.COM Jan 05 2017 01:53:00 Capital One Auto Finance c/o Ascension Capital Gro,
 P.O. Box 201347, Arlington, TX 76006-1347
 cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 05 2017 02:01:01
 Capital One Auto Finance c/o Ascension Capital Gro, P.O. Box 201347,
 Arlington, TX 76006-1347
 cr EDI: AIS.COM Jan 05 2017 01:53:00 Midland Funding LLC by American InfoSource LP as a,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 cr EDI: AIS.COM Jan 05 2017 01:53:00 Midland Funding LLC by American InfoSource LP as a,
 PO Box 4457, Houston, TX 77210-4457
 cr EDI: RECOVERYCORP.COM Jan 05 2017 01:53:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13191629 EDI: APPLIEDBANK.COM Jan 05 2017 01:53:00 Applied Bank, 601 Delaware Ave,
 Wilmington, DE 19801
 13222156 +EDI: ACCE.COM Jan 05 2017 01:53:00 Asset Acceptance LLC, Po Box 2036,
 Warren MI 48090-2036
 13191630 +EDI: ACCE.COM Jan 05 2017 01:53:00 Asset Acceptance Llc, Po Box 1630,
 Warren, MI 48090-1630
 13191631 EDI: CAPITALONE.COM Jan 05 2017 01:53:00 Cap One, Po Box 85015, Richmond, VA 23285
 13191632 EDI: CAPITALONE.COM Jan 05 2017 01:53:00 Cap One, Po Box 85520, Richmond, VA 23285
 13210815 EDI: CAPITALONE.COM Jan 05 2017 01:53:00 Capital One, Po Box 85015, Richmond, VA 23285
 13210816 EDI: CAPITALONE.COM Jan 05 2017 01:53:00 Capital One, Po Box 85520, Richmond, VA 23285
 13191633 +EDI: CAPONEAUTO.COM Jan 05 2017 01:53:00 Capital One Auto Finan, 3901 Dallas Pkwy,
 Plano, TX 75093-7864
 13210819 +EDI: CAPONEAUTO.COM Jan 05 2017 01:53:00 Capital One Auto Finance, 3901 Dallas Pkwy,
 Plano, TX 75093-7864
 13201943 +EDI: AISACG.COM Jan 05 2017 01:53:00 Capital One Auto Finance (CODB),
 c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
 13201943 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 05 2017 02:00:31
 Capital One Auto Finance (CODB), c/o Ascension Capital Group, P.O. Box 201347,
 Arlington, TX 76006-1347
 13191636 +EDI: CHASE.COM Jan 05 2017 01:53:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 13210823 +EDI: CHASE.COM Jan 05 2017 01:53:00 Chase Bank, 3700 Wiseman Blvd.,
 San Antonio, TX 78251-4322
 13191637 +EDI: CITICORP.COM Jan 05 2017 01:53:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 13191639 +EDI: RCSFNBMARIN.COM Jan 05 2017 01:53:00 Credit One Bank, Po Box 98875,
 Las Vegas, NV 89193-8875
 13214024 EDI: Q3G.COM Jan 05 2017 01:54:00 Elite Recovery Acquisitions, LLC, Quantum3 Group LLC,
 PO Box 788, Kirkland, WA 98083-0788

District/off: 0315-7

User: culy
Form ID: 3180W

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Total Noticed: 65

Date Rcvd: Jan 04, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13253529 EDI: RECOVERYCORP.COM Jan 05 2017 01:53:00 Equable Ascent Financial, LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13191640 +EDI: AMINFORP.COM Jan 05 2017 01:53:00 First Premier Bank, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4868
13191641 EDI: RMSC.COM Jan 05 2017 01:53:00 Gemb/Ge Money Bank Low, Po Box 103065,
Roswell, GA 30076
13191642 +EDI: RMSC.COM Jan 05 2017 01:53:00 Gemb/Walmart, Po Box 981400, El Paso, TX 79998-1400
13245711 EDI: RECOVERYCORP.COM Jan 05 2017 01:53:00 Granite Recovery LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13205133 +EDI: CHASE.COM Jan 05 2017 01:53:00 JPMorgan Chase Bank,NA, 201 N Central Ave,
Phoenix,AZ 85004-0905
13286356 EDI: RESURGENT.COM Jan 05 2017 01:53:00 LVNV Funding LLC, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
13191643 +EDI: RESURGENT.COM Jan 05 2017 01:53:00 Lvnv Funding Llc, Po Box 740281,
Houston, TX 77274-0281
13619908 EDI: AIS.COM Jan 05 2017 01:53:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
13537109 EDI: AIS.COM Jan 05 2017 01:53:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457
13224652 +EDI: OPHSUBSID.COM Jan 05 2017 01:53:00 OAK HARBOR CAPITAL III LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13213379 E-mail/Text: ebn@vativrecovery.com Jan 05 2017 02:04:50 Palisades Acquisition XVI LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition XVI L,
PO Box 40728, Houston, TX 77240-0728
13246611 +E-mail/Text: csidl@sbcglobal.net Jan 05 2017 02:06:02 Premier Bankcard/Charter, POB 2208,
Vacaville, CA 95696-8208
13210843 +E-mail/Text: mruth@pah.org Jan 05 2017 02:06:00 Punxsutawney Area Hospital,
81 Hillcrest Drive, Punxsutawney, PA 15767-2616
13527553 EDI: RECOVERYCORP.COM Jan 05 2017 01:53:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13191648 EDI: CITICORP.COM Jan 05 2017 01:53:00 Shell/Citi, Po Box 15687, Wilmington, DE 19850
13292148 EDI: VERIZONEAST.COM Jan 05 2017 01:54:00 Verizon, PO BOX 3037,
Bloomington, IL 61702-3037
13191649 +EDI: VERIZONEAST.COM Jan 05 2017 01:54:00 Verizon Pennsylvania I, 500 Technology Dr,
Weldon Spring, MO 63304-2225
13292149 +EDI: VERIZONWIRE.COM Jan 05 2017 01:53:00 Verizon Wireless, PO BOX 3397,
Bloomington, IL 61702-3397

TOTAL: 41

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr J.P. Morgan Chase Bank, N.A.
13191628 Keith A. Sayers and Kimberly A. Sayers
13210809 Keith A. Sayers and Kimberly A. Sayers
cr* Citifinancial Servicing LLC, P O Box 6043, Sioux Falls, SD 57117-6043
cr* Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
13210813* ++APPLIED BANK, PO BOX 15809, WILMINGTON DE 19850-5809
(address filed with court: Applied Bank, 601 Delaware Ave, Wilmington, DE 19801)
13210814* +Asset Acceptance, Po Box 1630, Warren, MI 48090-1630
13210825* ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
(address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
13210818* +Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
13210820* +Ccs/First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
13210822* +Chase, Po Box 15298, Wilmington, DE 19850-5298
13210821* +Chase, 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705
13210824* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13210828* +Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
13210830* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
13210831* +Gemb/Ge Money Bank Low, Po Box 103065, Roswell, GA 30076
13210832* +Gemb/Walmart, Po Box 981400, El Paso, TX 79998-1400
13210836* +Lvnv Funding Llc, Po Box 740281, Houston, TX 77274-0281
13620358* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
13537111* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,
Houston, TX 77210-4457
13538080* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,
Houston, TX 77210-4457
13210837* +Monterey County Bank, Po Box 4499, Beaverton, OR 97076-4499
13210838* +National Credit Soluti, Po Box 15779, Oklahoma City, OK 73155-5779
13210841* +Onemain, Po Box 499, Hanover, MD 21076-0499
13210842* +Pa Collection Svc, 63 Valley View Dr, Washington, PA 15301-2409
13210845* +Shell/Citi, Po Box 15687, Wilmington, DE 19850
13210846* +Verizon Pennsylvania I, 500 Technology Dr, Weldon Spring, MO 63304-2225
13210847* +Web Bank, 6440 S Wasatch Ste 300, Salt Lake City, UT 84121-3518

District/off: 0315-7

User: culy
Form ID: 3180W

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13191635 ##+Chase, 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705
13191650 ##+Web Bank, 6440 S Wasatch Ste 300, Salt Lake City, UT 84121-3518

TOTALS: 3, * 25, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 4, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor J.P. Morgan Chase Bank, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor J.P. Morgan Chase Bank, N.A. bkgroup@kmlawgroup.com
Jason J. Mazzei on behalf of Plaintiff Keith A. Sayers jasonmazzei@me.com,
donotemail.mazzeiecfbackuponly@gmail.com
Jason J. Mazzei on behalf of Plaintiff Kimberly A. Sayers jasonmazzei@me.com,
donotemail.mazzeiecfbackuponly@gmail.com
John F. Goryl on behalf of Creditor J.P. Morgan Chase Bank, N.A. bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Keith A. Sayers ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Joint Debtor Kimberly A. Sayers ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmevf@chapter13trusteedpa.com

TOTAL: 9